

Wednesday, June 20, 2018 – For immediate release Contact – Jessica L. O'Neil, Communications Director, (716) 858-4910/ (716) 572-3552

COMPTROLLER MYCHAJLIW, LAW ENFORCEMENT, CONTRACTORS WARN OF HOMEOWNER SCAMS

Warm weather brings with it con artists that prey on homeowners, target seniors

(ERIE COUNTY, NY) – With the weather finally cooperating for home improvement projects, Erie County Comptroller Stefan I. Mychajliw, construction professionals and members of law enforcement are joining forces to remind taxpayers how to protect themselves against contractor scams. Comptroller Mychajliw, Erie County Sheriff Timothy Howard, and Domenic Cortese, local radio host and owner of Cortese Construction, came together on Wednesday, June 20, 2018 to share constructive ideas on how to avoid being taken advantage of and potentially losing thousands of dollars.

"Contractor scams pop up every year, especially when warm weather rolls around. I want to help taxpayers, especially senior citizens, protect themselves from these unscrupulous predators. Homeowners must be vigilant in protecting themselves. You need solid tools to build a sturdy home. Families also need the right tools to stop construction scams dead in their tracks."

"Through my Senior Fraud Protection Program seminars, I have met far too many scam victims. People that prey on seniors and homeowners are lowlifes. Families work hard to save money for home repairs and improvement projects. It's understandable you want to get a job done at the best price possible. But you do need to be careful of some scam artist running off with your cash and leaving your house in disrepair. The scams we highlighted and tips we provided will assist seniors in protecting their property," said Comptroller Mychajliw.

The "Door-to-Door Salesman Scam" is one that makes the rounds consistently. This involves an individual or team offering to do repairs, usually "off the books" with cash, and extremely cheap. Often revolving around driveway resealing or roof repair, the pitch starts with the contractor claiming to have surplus materials from doing another project nearby and can repair yours at a discount. According to complaints from individuals who have accepted the deal, the work is either never done after payment is made or the work is extremely subpar, without any possibility of tracking down the workers.

"This is happening in our neighborhoods. Just last month we saw reports of a shady contractor that went door-to-door with an asphalt truck who scammed several homeowners. This case became the subject of a lawsuit in the New York State Attorney General's Office. This individual was ordered to pay back his victims. If the deal seems too good to be true, 99 out of 100 times it probably is," said Comptroller Mychajliw.

Door-to-door repair companies are also common after wind or snow storms where numerous properties suffer damage and homeowners want to get their lives back to normal as quickly as possible. Scammers prey on the situation, taking advantage of homeowners under stress to get quick cash, sometimes price gouging.

"Whether it's an emergency repair or a planned renovation, I urge the homeowners to check with business resources to research the reliability of contractors. Further, if you believe you were scammed by an unscrupulous contractor, document everything so you can help law enforcement and prosecutors bring the scammer to justice and, hopefully, recoup your losses," said Sheriff Howard.

"Shopping for home improvements requires an extra set of eyes. A focus needs to be placed not only on the work scope but on the credentials of the contractor. Proper insurances and licensing where applicable are all part of the requirements for considering a contractor. No high pressure sales techniques should ever be tolerated," said Cortese.

In many cases, homeowners who are scammed have an extremely difficult time get restitution, and in cases where a judgment is made, the offender may not have the means to pay back all his victims.

It can't be stressed enough that homeowners should take a few basic steps before starting any project:

- 1. Get multiple quotes in writing, take your time, do your homework. Think of the "24 hour" rule. Take at least one day to check out backgrounds of construction companies and to receive written estimates/quotes
- 2. Research the company. Ask for the local address of a business. If a "contractor's" only information is a cell phone without an address, it could be a scam
- 3. Have a straightforward, detailed, signed contract New York State law requires a contract for projects costing more than \$500
- 4. Never pay more than 10 percent up front and use credit card when possible or check. Only use cash as a last resort
- 5. Ask to see written proof of insurance
- 6. Check the license plate of the truck. Many times scam artists travel from community to community, and could take off to another state with your cash
- 7. Look up the Better Business Bureau's list for the company's rating
- 8. When in doubt, throw it out. Call the police if you are suspicious or at the very least contact a family member or loved one before making a decision to spend money on a construction job

New York State law also allows homeowners three business days to cancel a contract.

Comptroller Mychajliw hosts Senior Fraud Protection Program seminars throughout the year and discusses this issue, among many others, to protect against all scams. The seminar is available to any group throughout Erie County. To schedule a presentation, please call 716-858-8404 or email comptroller@erie.gov.

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